

Information to identify the case:

Debtor 1	<u>John W. Cicalese</u>	Social Security number or ITIN	xxx-xx-4110
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Rose A. Cicalese</u>	Social Security number or ITIN	xxx-xx-3957
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 14-16757-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John W. Cicalese

Rose A. Cicalese
aka Rose Ann Cicalese

5/11/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John W. Cicalese
 Rose A. Cicalese
 Debtors

Case No. 14-16757-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 31

Date Rcvd: May 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2017.

db/jdb	+John W. Cicalese, Rose A. Cicalese, 118 Candlestick Lane, Marlton, NJ 08053-1127
514832798	+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514694718	+Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
514694721	+Bravo Health Mapd Pennsylvania, PO Box 758630, Baltimore, MD 21298-0001
514910368	+CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514731174	+Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514722168	+First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197-0003
514694728	+Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
514694731	+Rbs Citizens Na, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov May 11 2017 23:16:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2017 23:16:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514694716	+EDI: AMEREXPR.COM May 11 2017 22:53:00 American Express, PO Box 1270, Newark, NJ 07101-1270
514860422	EDI: BECKLEE.COM May 11 2017 22:53:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514893747	EDI: BECKLEE.COM May 11 2017 22:53:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514694717	+EDI: AMEREXPR.COM May 11 2017 22:53:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
514694719	EDI: BANKAMER.COM May 11 2017 22:53:00 Bank Of America, Po Box 982235, El Paso, TX 79998
514694720	+EDI: TSYS2.COM May 11 2017 22:53:00 Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
514694722	EDI: CAPITALONE.COM May 11 2017 22:53:00 Cap One, Po Box 85520, Richmond, VA 23285
514694723	+EDI: CAPITALONE.COM May 11 2017 22:53:00 Cap1/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
514950077	EDI: BL-BECKET.COM May 11 2017 22:53:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514882247	+E-mail/Text: bankruptcy@cavps.com May 11 2017 23:16:28 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
514694724	+EDI: CHASE.COM May 11 2017 22:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
514694725	+EDI: CHASE.COM May 11 2017 22:53:00 Chase/best Buy, 201 N Walnut Street, Wilmington, DE 19801-2920
514694726	+EDI: CITICORP.COM May 11 2017 22:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
514731173	+EDI: TSYS2.COM May 11 2017 22:53:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514694727	+EDI: TSYS2.COM May 11 2017 22:53:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
514694729	+EDI: RMSC.COM May 11 2017 22:53:00 Gecrb/care Credit, Po Box 965036, Orlando, FL 32896-5036
514694730	+EDI: CBSKOHLS.COM May 11 2017 22:53:00 Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
514933558	EDI: PRA.COM May 11 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
514694732	+EDI: STFM.COM May 11 2017 22:53:00 State Farm Bank, 425 Phillips Blvd, Ewing, NJ 08618-1430
514941695	+EDI: STFM.COM May 11 2017 22:53:00 State Farm Bank F.S.B., Cenlar, FSB, Attn: Payment Processing, 425 Phillips Blvd, Ewing, NJ 08618-1430

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514860423*	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 0, * 1, ## 0	

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: May 11, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2017 at the address(es) listed below:

Andrew Micklin on behalf of Debtor John W. Cicalese andrewmicklin@comcast.net,
ardithreeve@comcast.net
Denise E. Carlon on behalf of Creditor State Farm Bank F.S.B. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John A. Underwood on behalf of Debtor John W. Cicalese johnunderwood@comcast.net,
ardithreeve@comcast.net
John A. Underwood on behalf of Joint Debtor Rose A. Cicalese johnunderwood@comcast.net,
ardithreeve@comcast.net
Joshua I. Goldman on behalf of Creditor State Farm Bank F.S.B. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 7